

CERTIFICATE OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Alexandria, Virginia on December 28, 2004


Lynn Lacy

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR
USING A PAYROLL DEDUCTION
CARD AS A PAYMENT INSTRUMENT

Examiner: C. R. Kyle

Group Art Unit: 3624

Confirmation No. 7143

SUBMISSION OF FORMAL DRAWINGS

BOX ISSUE FEE
Commissioner for Patents
Washington, D.C. 20231


Sir:

Please substitute the enclosed five sheets of formal drawing of Figs 1-4B for the above-identified application. The Commissioner is hereby authorized to charge any fees which may be required or credit any overpayment to **Deposit Account No. 03-1952 (482272000500)**.

Respectfully submitted,

Dated: December 28, 2004

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